RENTALS

Bayberry NorthMiddletown, DE
302-633-6970

Boyds Corner Road
Appoquinimink District
(120% AMI)

Emblem at Christiana Stanton-Christiana Road Newark, DE Colonial District 302-482-5542 (80% & 120% AMI)

Reserve at Becks Pond
Newark, DE
302-838-1300

Old Baltimore Pike
Christina District
(80% & 120% AMI)

Reserve at Darley Green
Claymont, DE
302-385-2200

Philadelphia Pike
Brandywine District
(80% AMI)

Valley Grove Valley Road Hockessin, DE Red Clay District (75% AMI)

OFF-SITE UNITS Various Locations Premier Realty (120% AMI)

Check <u>newcastlede.gov/2137</u> for available RENTAL units

FOR SALE

Darley Green Darley Road Claymont, DE Brandywine District 302-655-2600—Montchanin Builders (120% AMI)

Ponds of OdessaVance Neck RoadMiddletown, DEAppoquinimink District302-995-6945(120% AMI)

Preserve at Robinson Farms Fieldsboro Rd.
Townsend, DE Appoquinimink District
302-449-7363 (80% & 120% AMI)
302-449-1900 (age restricted)

Check <u>newcastlede.gov/2138</u> for available FOR SALE units

RESALES & OFF-SITE units

There may be units available through resales of current inclusionary housing units. New buyers will complete the remainder of the Original owner's term.

Some developments have the ability to move units OFF-SITE. These units are in established neighborhoods and have been updated.

Information can change at anytime. For up-to-date information, please visit: newcastlede.gov/inclusionaryhousing

Recognized HUD Approved Housing Counseling Agencies

Clarifi

Phone: (800) 989-2227 Fax: (215) 563-7020 ☑ Online Course ClarifiTeam@clarifi.org

First State Community Action Agency, Inc.

Phone: (302) 498-0454

☑ Online Course
info@firststatecaa.org

Housing Opportunities of Northern DE (HOND)

Phone: (302) 429-0794
Fax: (302) 429-0795
☑ Online Course
admin@hond.org

Interfaith Community Housing of Delaware

Phone: (302) 652-3991 Fax: (302) 652-3945 ✓ Online Course hocintake@ichde.org

NeighborGood Partners

Phone: (302) 283-7505 Fax: (302) 283-7597 ✓ Online Course

dsharpe@neighborgoodpartners.org

Neighborhood House, Inc.

Phone: (302) 658-5404 Fax: (302) 778-6522

YWCA Homeownership Education

Phone: (302) 224-4060 Fax: (302) 224-4057 ☑ Online Course empower@ywcade.org

For further information, please visit our web site:

newcastlede.gov/ inclusionaryhousing



Inclusionary Housing Programs





NEW CASTLE COUNTY DEPARTMENT OF COMMUNITY SERVICES

77 Reads Way New Castle, DE 19720 (302) 395-5600

inclusionaryhousing@newcastlede.gov

What is Inclusionary Housing?

Inclusionary Housing creates affordable homes for low- and moderate-income households. New Castle County currently has two (2) inclusionary housing programs:

- Workforce Housing Program (WFH)
- Moderately Priced Dwelling Units (MPDUs)

New Castle County is committed to providing quality affordable housing to working families. These programs offer opportunities to average working people to purchase or rent affordable homes within communities within New Castle County non-incorporated areas.

This initiative does not use Federal, State or County funding.

I'm interested in RENTING...

Contact a **RENTAL** Development and inquire about the available units and rent amount. You will complete an application with the landlord.

An Inclusionary Housing application must also be completed with New Castle County and requires financial documentation:

Every household member over the age of 18 must submit (with the completed application)

- One (1) month most recent paystubs
- One (1) month most recent bank statements
- Most recent tax return (1040)
- Photo ID

If approved, you have 6 months to sign a lease agreement.

How do I qualify?

If your projected federal adjusted gross income falls at or below the amounts listed on the Income Guidelines chart, email inclusionaryhousing@newcastlede.gov for more information on how to apply.

Income Guidelines*

| Number in House- hold | Less than 75% AMI (MPDU) | Less than 80% AMI (WFH) | Less than 90% AMI (MPDU) | Less than 120% AMI (WFH) |
|-----------------------------|--------------------------------|-------------------------------|--------------------------------|--------------------------------|
| 1 | \$58,900 | \$62,500 | \$71,300 | \$96,100 |
| 2 | \$67,300 | \$71,400 | \$81,475 | \$109,850 |
| 3 | \$75,725 | \$80,350 | \$91,675 | \$123,600 |
| 4 | \$85,475 | \$89,250 | \$101,825 | \$137,300 |
| 5 | \$92,225 | \$96,400 | \$110,000 | \$148,300 |
| 6 | \$97,550 | \$103,550 | \$118,125 | \$159,250 |
| 7 | \$104,325 | \$110,700 | \$126,300 | \$170,250 |
| 8 | \$111,050 | \$117,850 | \$134,450 | \$181,250 |

^{*} Published by the U.S. Department of Housing Urban Development, June 15, 2023.

* Income limits are subject to change without notice.



Applications can be found:
www.newcastlede.gov/
inclusionaryhousing

***The information contained in this brochure is not a substitute for reading and understanding the Buyers Agreement

I want to PURCHASE...

Contact a **FOR SALE** Development and inquire about the available units. Incentives are offered by the builder. Also look for **RESALES** and **OFF-SITE** units.

Every household member over the age of 18 must submit (with the completed application):

- Three (3) months most recent paystubs
- Three (3) months most recent bank statements
- Most recent tax return (1040)
- Photo ID

Applications can be found: www.newcastlede.gov/inclusionaryhousing

Contact a HUD approved Housing Counselor and complete an 8-hour course.

Contact a Lender for a mortgage pre-approval. You must qualify for a mortgage for the sales price of the home.

DTI cannot be more than 52%

Asset Disqualifier of 20% purchase price*

IMPORTANT Information for Prospective Purchasers

In order to ensure continued affordability, all Buyers are required to sign certain documents during the Affordability Period which:

- Impose restrictions on the home
- Limit future sales prices of the home
- Restrict use of the home
- Authorize annual monitoring for compliance of the terms of the Buyers Agreement
- Potential to share resale profit with New Castle County